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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Everett et al. Customer No.: 21003
Serial No.: 09/932,013 Examiner: Smithers, Matthew B.
Filed: August 17, 2001 Group Art Unit: 2137
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CARD SYSTEM AND PROCESS

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AMENDMENT AND CLAIM OF PRIORITY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit this response to the Office Action issued by the
U.S. Patent Office dated April 27, 2004. Applicants request that the following amendment and
claim of priority be entered.

Amendments to the Claims are reflected in the complete listing of all claims in
the application beginning at page 2 of this paper.

Remarks begin at page 4 of this paper.